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Fill in this information to identify your case:				
Ruth I. Baez				
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
ankruptcy Court for the:	DISTRICT OF NEW JERSEY			
22-13330				
	Ruth I. Baez First Name First Name ankruptcy Court for the:	Ruth I. Baez First Name Middle Name First Name Middle Name Ankruptcy Court for the: DISTRICT OF NEW JERSEY		

■ Check if this is an amended filing

page 1 of 2

Official Form 106Sum

Official Form 106Sum

Su	mmary of Your Assets and Liabilities and Certain Statistical Information	4	12/15
3e a	as complete and accurate as possible. If two married people are filing together, both are equally responsible formation. Fill out all of your schedules first; then complete the information on this form. If you are filing amendor original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		
Par	t 1: Summarize Your Assets		
		Your as	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	27,997.70
	1c. Copy line 63, Total of all property on Schedule A/B	\$	27,997.70
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	11,817.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	42,970.99
	Your total liabilities	\$	54,787.99
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,563.34
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,959.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	box and s	ubmit this form to

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Ruth I. Baez Case number (if known) 22-13330

the court with your other schedules.

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$_____5,760.68

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill in this info				
Debtor 1	Ruth I. Baez			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number	22-13330			
(if known)				Check if this is a amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone w	ho is NOT an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
hat they are true and correct.	have read the summary and schedules filed with this declaration and
hat they are true and correct. X /s/ Ruth I. Baez	x
hat they are true and correct.	have read the summary and schedules filed with this declaration and X Signature of Debtor 2

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	ation to identify you	r case:			
Debtor 1	Ruth I. Baez First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	kruptcy Court for the:	DISTRICT OF NEW JERS			
	kruptcy Court for the.	DIOTRIOT OF NEW JERG) <u> </u>		
Case number 22 (if known)	2-13330				Check if this is an mended filing
	of Financial	Affairs for Individ			04/22
information. If mo		attach a separate sheet to t			
Part 1: Give De	etails About Your Ma	arital Status and Where You	Lived Before		
1. What is your	current marital statu	ıs?			
☐ Married					
Not marri	ed				
2. During the las	st 3 years, have you	lived anywhere other than v	where you live now?		
□ No					
■ Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now		
Debtor 1:		Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
215 Bailey Maple Shad	Ave de, NJ 08052	From-To:	☐ Same as Debtor		☐ Same as Debtor 1 From-To:
No Yes. Mak Part 2 Explain 4. Did you have Fill in the total	the Sources of You any income from en amount of income yo	ver live with a spouse or leg lifornia, Idaho, Louisiana, Nev medule H: Your Codebtors (Of r Income Inployment or from operating u received from all jobs and a have income that you receive	rada, New Mexico, Puerto Ri ficial Form 106H). g a business during this yeall businesses, including part	co, Texas, Washington and V	visconsin.)
□ No		nave meene and you receive	o togotilo., not it omy oneo a	doi 200101 1.	
Yes. Fill i	n the details.				
		Debtor 1 Sources of income	Gross income	Debtor 2 Sources of income	Gross income
		Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
From January 1 of the date you filed	of current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$19,101.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	

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Debtor 1 Ruth I. Baez Case number (if known) 22-13330

				Debtor 1		Debtor 2	
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	or last caler anuary 1 to	ndar year: December 31,	2021)	■ Wages, commissions, bonuses, tips	\$52,974.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
				☐ Wages, commissions, bonuses, tips	\$4,520.00	☐ Wages, commissions, bonuses, tips	
				Operating a business		☐ Operating a business	
		dar year before December 31,		■ Wages, commissions, bonuses, tips	\$49,415.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
				☐ Wages, commissions, bonuses, tips	\$251.00	☐ Wages, commissions, bonuses, tips	
				Operating a business		☐ Operating a business	
	■ No □ Yes.	Fill in the detail	S.				
				Debtor 1		Debtor 2	
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Pa	art 3: Lis	t Certain Paym	ents You	ı Made Before You Filed for	Bankruptcy		
6.	Are eithe ☐ No.	Neither Debte individual prim During the 90 No. G	or 1 nor Inarily for a days before to line		umer debts. Consumer debtoold purpose." id you pay any creditor a tota	I of \$7,575* or more?	,
		pa no	aid that c ot include	each creditor to whom you pa reditor. Do not include paymer payments to an attorney for t nt on 4/01/25 and every 3 year	nts for domestic support oblig his bankruptcy case.	ations, such as child support	and alimony. Also, do
	■ Yes.	Debtor 1 or D	ebtor 2	or both have primarily consu	umer debts.		
		■ No. G	o to line	7			
		☐ Yes Li in	st below clude pa	 each creditor to whom you pa yments for domestic support or this bankruptcy case. 			

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Debtor 1 Ruth I. Baez Case number (if known) 22-13330

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for	
7.	Within 1 year before you filed for bankruptour Insiders include your relatives; any general particles of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	rtners; relatives of any gen control, or owner of 20% o	eral partners; partners r more of their voting	erships of which yog g securities; and a	u are a general partner; corporations ny managing agent, including one for	
	■ No □ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment	
8.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a debt that benefited an	
	■ No□ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name	
Pa	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the case	
	Lvnv Funding Llc vs RUTH BAEZ DC00057222	CIVIL JUDGMENT	SUPERIOR COURT SPECIAL CIVIL PART		■ Pending□ On appeal□ Concluded	
					- 864.00	
	Triple Js Llc vs RUTH BAEZ LT00037921	CIVIL NEW FILING	SUPERIOR CO SPECIAL CIVIL		■ Pending □ On appeal □ Concluded	
					- 0.00	
	Crescent Bank And Tr Ust vs RUTH BAEZ ,RUTH BAEZ DC00361120	CIVIL JUDGMENT	SUPERIOR COURT SPECIAL CIVIL PART		■ Pending □ On appeal □ Concluded	
					- 12,871.00	
	Triple J's LLC vs. Ruth I. Baez LT-000554-22	Civil	Superior Court Jersey Burlington Cou 49 Rancocas R Mount Holly, N	unty d.	■ Pending □ On appeal □ Concluded	

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Debtor 1 Ruth I. Baez Case number (if known) 22-13330

10.	Within 1 year before you filed for bank. Check all that apply and fill in the details l		as any of your property repossessed, foreclosed	l, garnished, attached	d, seized, or levied?
	No. Go to line 11.☐ Yes. Fill in the information below.				
	Creditor Name and Address	Des	scribe the Property	Date	Value of the
		Ex	plain what happened		property
11.	Within 90 days before you filed for ban accounts or refuse to make a payment ■ No □ Yes. Fill in the details.		did any creditor, including a bank or financial ins you owed a debt?	stitution, set off any a	amounts from your
	Creditor Name and Address	De	scribe the action the creditor took	Date action was taken	Amoun
12.	Within 1 year before you filed for bank court-appointed receiver, a custodian,		as any of your property in the possession of an a er official?	assignee for the bene	efit of creditors, a
	■ No □ Yes				
Pa	t 5: List Certain Gifts and Contribution	ons			
13.	■ No	kruptcy, c	did you give any gifts with a total value of more t	han \$600 per person′	?
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$	600	Describe the gifts	Dates you gave	Value
	per person	600	Describe the gins	the gifts	Value
	Person to Whom You Gave the Gift an Address:	ıd			
14.	_ '	kruptcy, c	did you give any gifts or contributions with a total	al value of more than	\$600 to any charity
	NoYes. Fill in the details for each gift or	· contributi	ion.		
	Gifts or contributions to charities that more than \$600		Describe what you contributed	Dates you contributed	Value
	Charity's Name Address (Number, Street, City, State and ZIP Co	ode)			
Pa	tt 6: List Certain Losses				
15.	Within 1 year before you filed for bank or gambling?	ruptcy or	since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaste
	■ No				
	Yes. Fill in the details.			D	
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the loss the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property los
Pa	rt 7: List Certain Payments or Transfe	ers			
16.	consulted about seeking bankruptcy o	r preparir	d you or anyone else acting on your behalf pay on going a bankruptcy petition? s, or credit counseling agencies for services required		rty to anyone you
	□ No				
	Yes. Fill in the details.			_	
	Person Who Was Paid Address Email or website address Person Who Made the Payment if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount o paymen

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Debtor 1 Ruth I. Baez Case number (if known) 22-13330

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and transferred	value of any prope	rty	Date payment or transfer was made	Amount of payment
	CCAdvising 703 Washington Avenue Suite 200 Bay City, MI 48708	Credit Counse	ling Course		04/21/2022	\$9.76
	McDowell Law, PC 46 West Main St. Maple Shade, NJ 08052	Attorney Fees			02/2022	\$310.00
	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that you	s or to make payment			r transfer any prope	erty to anyone who
	No No					
	Yes. Fill in the details.	December on and		-4. .	Data married	Amazout of
	Person Who Was Paid Address	transferred	value of any prope	rty	Date payment or transfer was made	Amount of payment
	Include both outright transfers and transfers mainclude gifts and transfers that you have already No Yes. Fill in the details.	de as security (such as	the granting of a sec	curity interes	t or mortgage on you	r property). Do not
	Person Who Received Transfer Address Person's relationship to you	Description and property transfer			any property or received or debts change	Date transfer was made
	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prod No ☐ Yes. Fill in the details.		ny property to a sel	f-settled tru	ıst or similar device	of which you are a
	Name of trust	Description and	value of the proper	ty transferr	ed	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Ins	truments, Safe Depos	it Boxes, and Stora	ge Units		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc No Yes. Fill in the details.	other financial accou	ınts; certificates of			
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	clo	te account was sed, sold, ved, or nsferred	Last balance before closing or transfer

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Debtor 1 Ruth I. Baez Case number (if known) 22-13330

21.	Do you now have, or did you have within 1 year cash, or other valuables?	before you filed for bankruptcy, an	y safe deposit box or other deposito	ry for securities,
	■ No □ Yes. Fill in the details.			
	Yes. Fill in the details. Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or pla No Yes. Fill in the details.		year before you filed for bankruptcy?	,
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control for S	Someone Else		
23.	Do you hold or control any property that someo for someone.	ne else owns? Include any propert	y you borrowed from, are storing for	, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10: Give Details About Environmental Informa	ation		
	the purpose of Part 10, the following definitions			
•	Environmental law means any federal, state, or toxic substances, wastes, or material into the ai regulations controlling the cleanup of these sub	local statute or regulation concerni r, land, soil, surface water, ground		
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	defined under any environmental la	aw, whether you now own, operate, o	or utilize it or used
	Hazardous material means anything an environmental hazardous material, pollutant, contaminant, or s		waste, hazardous substance, toxic s	ubstance,
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of when	they occurred.	
24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environme	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No			
	Yes. Fill in the details.	Covernmental unit	Environmental law if you	Data of nation
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

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are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

/s/ Ru	ıth I. Baez	
Ruth I. Baez		Signature of Debtor 2
Signa	ture of Debtor 1	
Date	July 14, 2022	Date
•	u attach additional pa	ges to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did yo	u pay or agree to pay	someone who is not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes	. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).